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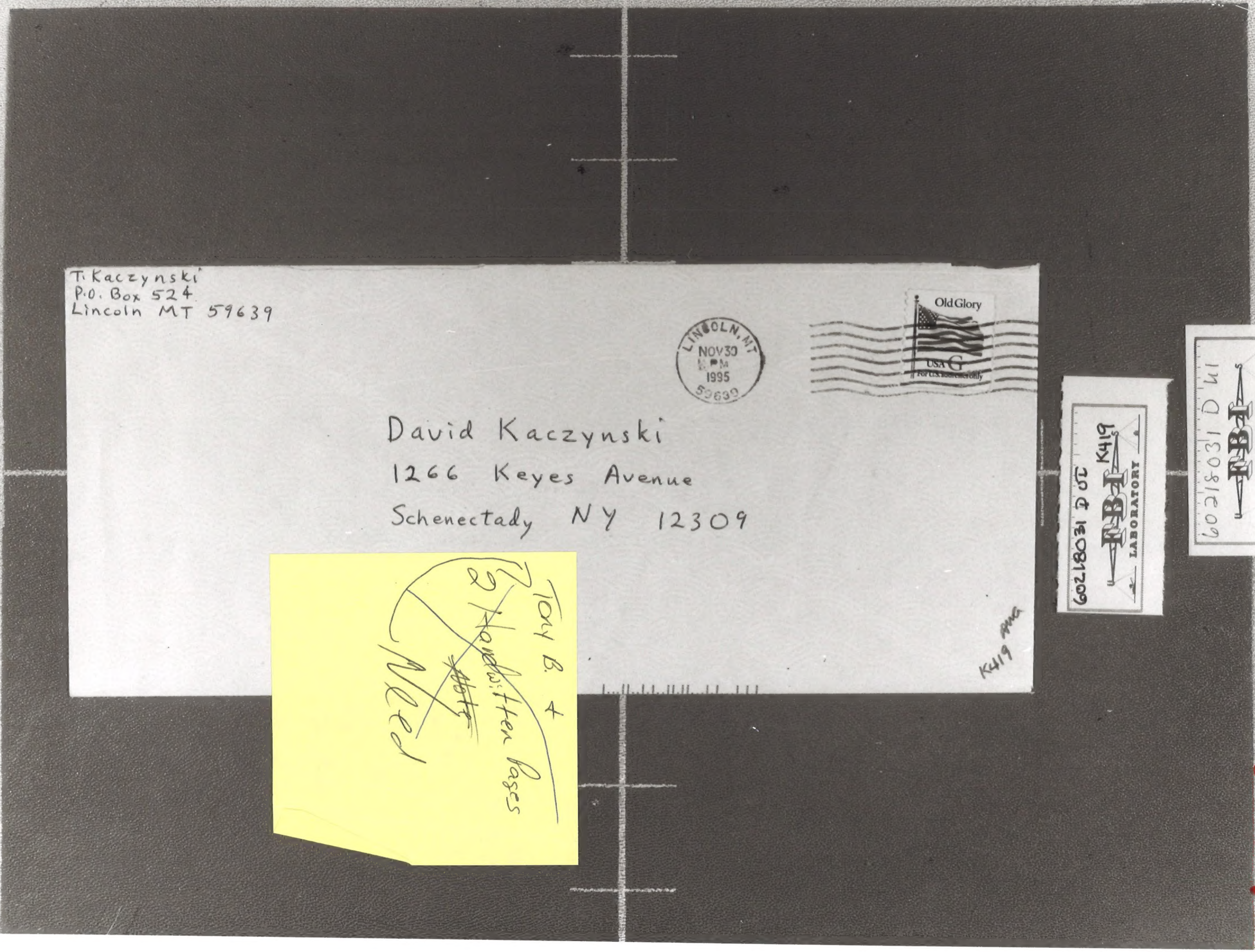
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2 Handwitten Pages
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(1) K418 [illegible]

Dave —

Since my piece of land is your security for the $3000+ that I owe you, I thought I ought to let you know the following.

First, I haven't got any money to pay the real estate taxes this year, so you might want to pay them to protect your security for the money I owe you. Needless to say, if you do pay the taxes, will add them to the amount I owe you. The taxes could probably go unpaid for a few years before they start taking legal action to take the land away, but then the penalty and interest on the back taxes mount up fairly rapidly (see enclosed table).

Pay the taxes ~~only~~ only if you want to protect your security for the loan — don't pay them for my sake. There is a good chance that before it gets to the point where they want to take the land away, I will have some steady employment that will enable me to pay up the taxes and start paying you back. For the moment, I'm doing OK — I have very little money left, but I have already laid in my supplies for the winter. Flour, cooking oil, sugar, powdered milk, and that's all. But I have a good supply of vegetables from my garden, and I can safely expect to get plenty of rabbit meat with my .22, so I'll eat well enough this winter.

If you decide not to pay the tax bill, please mail it back to me in the enclosed stamped, self-addressed envelope.

If you do decide to pay it, then please mail your remittance to the county treasurer, and with your remittance ~~please~~ and the tax-bill stubs

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please enclose the stamped, self-addressed envelope and the note asking the treasurer to use the envelope to send me a receipt for the payment. That way I will know whether the bill has been paid, and if it has, I'll have a receipt.

So much for the tax bill. For the rest —

Some mining company has been drilling holes all over this country to test for the presence of gold. If they find anything on the Gehring land next to our property, our place might be ~~still~~ sitting next to an open-pit mine a few years from now, which doubtless would destroy ~~its~~ its value.

On the other hand: The probability of their finding significant deposits next to our place is low. Moreover, another mining company operating several miles from here is said to be buying up homesites (presumably at fair market value) near their proposed mine in order to silence the complaints of the owners. Possibly we might get a similar deal if it came to that. Another thing — Butch Gehring says one of the guys doing exploration for the mining company told him he is "practically certain that bottom there is full of it [gold]." This would be alluvial gold, nuggets and gold dust, rather than the low-grade ore that the company has been drilling for on the hillside. "That bottom there" apparently refers to the lower part of the gulch our cabin is in, Glen Williams's land, the cabin-site below his, and possibly our land. But bear in mind that Butch Gehring is a silly ~~nitw~~ nitwit, and you can't rely on what he says. I've met the mining guy he ~~quo~~ quoted, and the mining guy didn't strike me as

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being a reliable source of information either. So I figure there is only an off chance that there is gold on our land. But I thought you ought to know about it, because if it ever comes to the point where you sell the land to get your money back, you ought to consult somebody who knows about mining and find out whether there is gold here, so that you can sell the land for what it's really worth. I know you wouldn't want to see this place torn up by mining any more than I would, but if you sell it, the new owner will probably find out about the gold sooner or later anyway, so you might as well sell the land for what it is worth. If you don't want large amounts of money ~~for~~ for yourself, you can always use it for some good purpose. For example, you could buy up a lot of land and turn it back to wilderness. (Of course, if you were willing to write off your $3000, you could probably do something that would protect the land from mining — maybe turn it over to the Nature Conservancy or something like that. But maybe no one would consider a little patch like this worth saving if everything all around it were torn up by mining anyway.)

— Ted

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The penalties for delinquent taxes are described on the back of the tax bill. However, they don't make it clear whether the interest is compounded or whether interest is charged on the 2% immediate penalty. In the worst case the interest would be compound and would be charged also on the 2% penalty; in the best case the interest would be simple and would not be charged on the penalty.

If $p$ = principal and interest is $\frac{5}{6}$ of 1% per month, then the total amount to be paid after $n$ months (that is, principal + interest) is:

$(1.0083333\cdots)^n p$ assuming interest compounded monthly

$[1 + (.0083333\cdots)n]p$ assuming simple interest.

So in our case the interest would mount up as follows:

| n (= number of months) | | Amount payable after n months: Best case | Worst case |
|---|---|---|---|
| 6 | ($\frac{1}{2}$ year) | \$ 117.98 | \$ 118.21 |
| 12 | (1 year) | \$ 123.50 | \$ 124.24 |
| 18 | ($1\frac{1}{2}$ years) | \$ 129.01 | \$ 130.58 |
| 24 | (2 years) | \$ 134.52 | ~~\$ 144.26~~ \$ 137.25 |
| 30 | ($2\frac{1}{2}$ years) | \$ 140.03 | \$ 144.26 |
| 36 | (3 years) | \$ 145.55 | \$ 151.63 |

Note In the case of simple interest, the interest amounts to 10% per year, which makes it easy to figure.

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I am not "suffering, sick, or discouraged," and I don't know what "indications" you think you have that I am so. But if you want me to get sick, all you have to do is keep trying to communicate with me, because I get just choked with frustration at my inability to get our stinking family off my back once and for all, and "stinking family" emphatically includes you.

So get this straight — and I hope you will get it straight this time, because I get desperately frustrated by the fact that I've told you this again and again, and it just doesn't seem to sink in — I DON'T EVER WANT TO SEE YOU OR HEAR FROM YOU, OR ANY OTHER MEMBER OF OUR FAMILY, AGAIN. If I were "suffering, discouraged," etc., it would only make me feel worse, MUCH worse, to see you or any other member of our family.

It was with the utmost reluctance that I asked you for a loan. But since I did so, of course some communication on practical matters related to the loan, or the land that serves as security for it, may be necessary. But I would really appreciate it if you would communicate only for strictly practical reasons related to the loan or the land. Or, of course, you can contact me if you ever need to

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cash in on my offer to help you if you have (2)
nowhere else to turn, if all your friends fail you,
etc. But understand that I ~~w~~ reinstated that offer
not from any affection, but only from a sense of
obligation due to your ~~generou~~ generosity in lending
me money. The affection I once had for you is all
gone by this time, and it will never come back.

As for my wishes with regard to this piece of
land, if I should die before I pay off my debt to
you, the land is yours and you ~~can do wi~~ can
do whatever you please with it. On the other
hand, if I ever do get you ~~payed~~ paid off, we will
remove your name from the deed and you will never
have any need to worry about what to do with
the land.

Ted

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